UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS
BOSTON DIVISION

In re: MARK J RYAN
        KRISTA K RYAN
            Debtor(s)

Case No.: 15-12887-FJB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Carolyn A. Bankowski, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

1) The case was filed on 07/21/2015.
2) The plan was confirmed on 09/01/2015.
3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/22/2015, 12/30/2015, 03/21/2017, 03/21/2019.
5) The case was completed on 08/31/2020.
6) Number of months from filing or conversion to last payment: 61.
7) Number of months case was pending: 65.
8) Total value of assets abandoned by court order: NA.
9) Total value of assets exempted: 59,265.22.
10) Amount of unsecured claims discharged without full payment: 27,840.36.
11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	$16,778.97	
Less amount refunded to debtor:	$278.97	
NET RECEIPTS:		$16,500.00

Expenses of Administration:

Attorney's Fees Paid Through The Plan:	$.00
Court Costs:	$.00
Trustee Expenses and Compensation:	$1,242.06
Other:	$.00
TOTAL EXPENSES OF ADMINISTRATION:	$1,242.06

Attorney fees paid and disclosed by debtor: $2,100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BANK OF AMERICA N.A.	Unsecured	28,986.36	29,231.08	29,231.08	8,622.11	.00
CHASE BANK USA	Unsecured	3,730.29	NA	NA	.00	.00
COMM OF MASS, DOR	Unsecured	1,874.00	1,874.17	1,874.17	552.82	.00
FIRST CITIZENS FEDERAL CREDIT UNIC	Secured	6,750.00	6,750.93	6,750.93	.00	.00
INTERNAL REVENUE SERVICE	Priority	8,059.12	5,005.84	3,801.95	3,801.95	.00
INTERNAL REVENUE SERVICE	Unsecured	1,026.00	960.32	1,427.37	421.02	.00
SYNCHRONY BANK	Unsecured	684.00	684.28	684.28	195.16	.00
SYNCHRONY LOWES	Unsecured	684.28	NA	NA	.00	.00
WELLS FARGO BANK N.A.	Secured	5,245.00	5,245.64	5,245.64	.00	.00
WELLS FARGO BANK, NA	Unsecured	NA	.00	.00	.00	.00

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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
WELLS FARGO HOME MORTGAGE	Secured	1,664.88	1,664.88	1,664.88	1,664.88	.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	1,664.88	1,664.88	.00
Debt Secured by Vehicle:	11,996.57	.00	.00
All Other Secured:	.00	.00	.00
TOTAL SECURED:	13,661.45	1,664.88	.00
Priority Unsecured Payments:			
Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	3,801.95	3,801.95	.00
TOTAL PRIORITY:	3,801.95	3,801.95	.00
GENERAL UNSECURED PAYMENTS:	33,216.90	9,791.11	.00

Disbursements:

Expenses of Administration:	$1,242.06
Disbursements to Creditors:	$15,257.94
TOTAL DISBURSEMENTS:	$16,500.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/31/2020   By: /s/Carolyn A. Bankowski
                                                                 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.

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